Electronic Acknowledgement Receipt FES ID: 1180188 Application Number: 10091605 Confirmation Number: 7661 Method and system for improving fraud prevention in connection with a Title of Invention: newly opened credit account First Named Inventor: Randy Britton Customer Number: 20350 Filer: Darin J. Gibby/Connie Larson Filer Authorized By: Darin J. Gibby Attorney Docket Number: 020375-005800US Receipt Date: 31-AUG-2006 Filing Date: 04-MAR-2002 Time Stamp: 12:01:13 Application Type: Utility International Application Number: Payment information:

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File Listing:

| Document Number | Document Description | File Name | File Size(Bytes) | Multi Part | Pages |
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| 1 | | 020375_005800_RR.pdf | 112290 | yes | 5 |

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| | Doc Desc | Start | End | | | |
| | Transmittal letter | 1 | 1 | | | |
| | Claims | 2 | 4 | | | |
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.